 CREDITWATCH	
<input type="radio"/> LEARN MORE <input type="radio"/> SECURITY <input type="radio"/> PRIVACY	
MEMBERS PLEASE LOG IN: USER NAME: <input type="text"/> PASSWORD: <input type="text"/> <input type="button" value="LOG IN"/> 20 FORGOT PASSWORD ? NOT A MEMBER YET? <input type="button" value="REGISTER"/> 22	<p>CREDITWATCH IS THE CONSUMERS SOLUTION TO MANAGING THEIR CREDIT INFORMATION:</p> <ul style="list-style-type: none">• CREDIT REPORTS• CREDIT SCORES & ANALYSES• CREDIT MONITORING• ID THEFT ASSISTANT• CARD PROTECTION SERVICES• AND MUCH MORE ...

FIG. 1

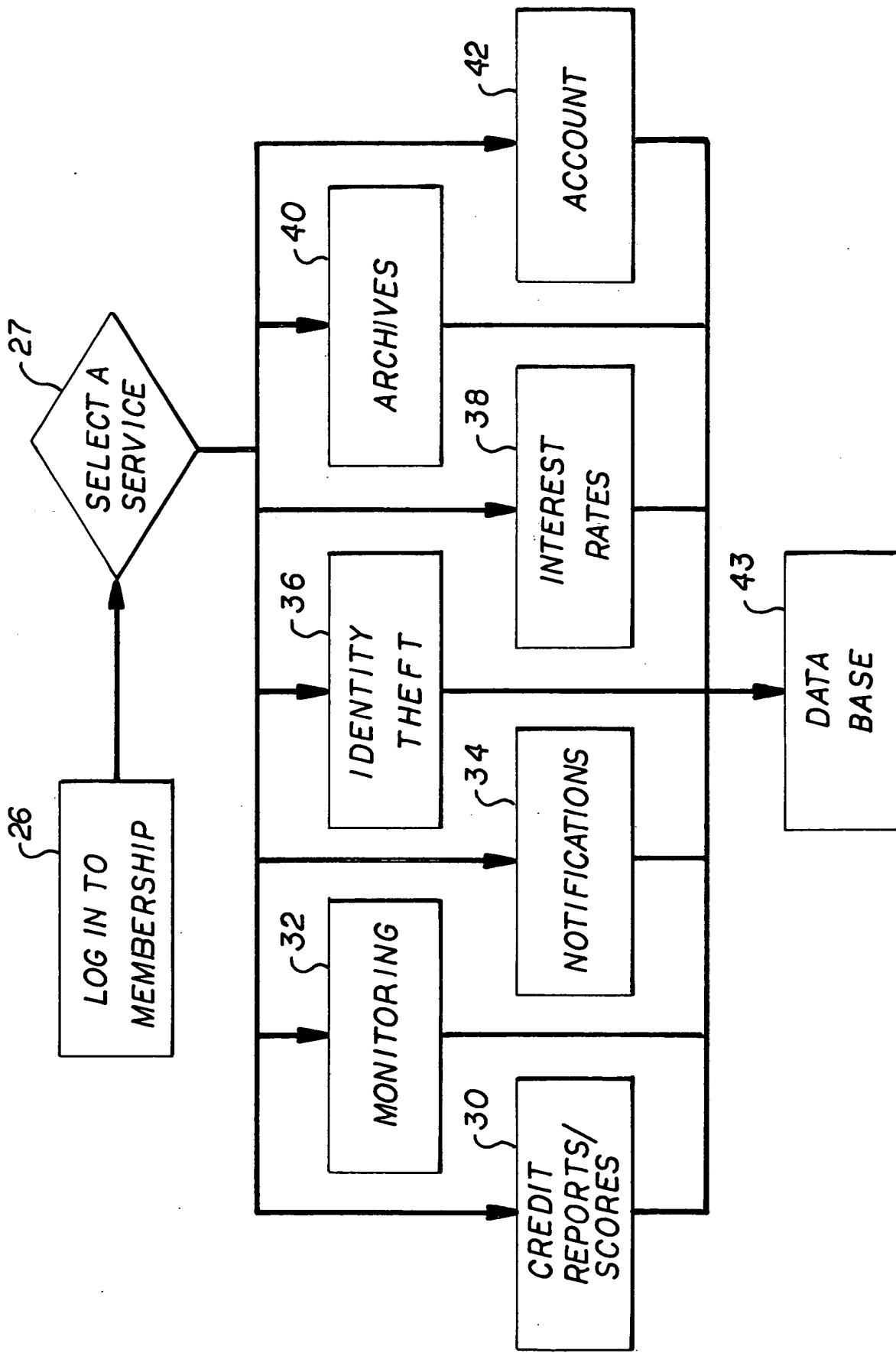


FIG.2

CREDITWATCH

[@HOME](#) [@LEARN MORE](#) [@SECURITY](#) [@PRIVACY](#)

Your Creditwatch

Membership Includes:

- One year of Membership Services at Creditwatch.Com
- Online TransUnion Credit Report
- Online TransUnion Credit Score and Analysis
- Online Credit Monitoring with Email Alerts [more.....]
- Tools for Reporting Credit Report inaccuracies with the click of a button
- Credit Protection Services [more.....]
- ID Theft Assistance [more.....]
- Unlimited Access to Detailed Archives of all Services, Reports and Scores for recordkeeping purposes
- Unlimited Ordering* of Online Credit Reports from all 3 Bureaus** including 3.Bureau Merged Reports
- Unlimited Ordering* of Online Credit Scores and Analyses
- Access to many credit and financial tools, information, special offers from partners and related services
- May incur additional charge for additional reports and/or

REGISTER

PAGE 1 OF 2

FIELDS MARKED WITH * ARE REQUIRED. THIS SERVICE IS AVAILABLE TO US RESIDENTS ONLY.

FULL NAME:

[YOUR FIRST NAME]* [MIDDLE] [YOUR LAST NAME]*

ADDRESS:

ADDRESS 1 *

ADDRESS 2

CITY TOWN:

CITY *

STATE:

(NO STATE SELECTED) ☐ *

ZIP CODE:

ZIP CODE *

EMAIL ADDRESS:

EMAIL ADDRESS *

TELEPHONE:

*

HOW DID YOU HEAR ABOUT US? PLEASE MAKE A SELECTION ... ☐

CONTINUE

FIG. 3A

CREDITWATCH

[© HOME](#) [@ LEARN MORE](#) [@ SECURITY](#) [@ PRIVACY](#)

Your Creditwatch

Membership Includes:

- One year of Membership Services at Creditwatch.Com
- Online TransUnion Credit Report
- Online TransUnion Credit Score and Analysis
- Online Credit Monitoring with Email Alerts [\[more.....\]](#)
- Tools for Reporting Credit Report inaccuracies with the click of a button
- Credit Protection Services [\[more.....\]](#)
- ID Theft Assistance [\[more.....\]](#)
- Unlimited Access to Detailed Archives of all Services, Reports and Scores for recordkeeping purposes
- Unlimited Ordering* of Online Credit Reports from all 3 Bureaus** including 3.Bureau Merged Reports
- Unlimited Ordering* of Online Credit Scores and Analyses
- Access to many credit and financial tools, information, special offers from partners and related services
- May incur additional charge for additional reports and/or

REGISTER (CONTINUE)

PAGE 2 OF 2

SECURITY INFORMATION:

DATE OF BIRTH:

EXAMPLE: 02 04 1974

SSN:

EXAMPLE: 111223333

CONFIRM SSN:

DESIRED USER NAME:

FIG.3B

DESIRED PASWORD:

PLEASE INDICATE YOUR ACCEPTANCE OF THE TERMS & CONDITIONS BY CLICKING "I ACCEPT" BELOW.

☐ I ACCEPT ☐ I DECLINE

FINISH

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p>CREDITWATCH</p> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>FAQ</p> <p>Refer a friend</p>					
<p>WEDNESDAY SEPTEMBER 10, 2003</p> <p>HELLO, JOHN SHINN!</p> <p>ACCOUNT SUMMARY:</p> <p>CREDIT REPORTS/SCORES:</p> <ul style="list-style-type: none"> EXPERIAN - 4/01/03 N A EQUIFAX - 02/28/03 N A MERGED 3 BUREAU - 04/01/03 643 <p>CREDIT MONITORING:</p> <ul style="list-style-type: none"> NEW ACTIVITY - 04/01/03 NEW INQUIRY LAST ACTIVITY - 06/25/02 ADDRESS CHANGE <p>NOTIFICATIONS</p> <ul style="list-style-type: none"> LAST ACTIVITY - 08/11/02 LOST CARD(S) REPORTED 					
<p>Important Notices:</p> <ul style="list-style-type: none"> You have never ordered a TransUnion credit report. Click here to order one now. Your credit score is low. Please click here for tips on improving this score. New Credit Monitoring information has arrived as of 04/01/03. Click here to view it. 					

FIG. 3C

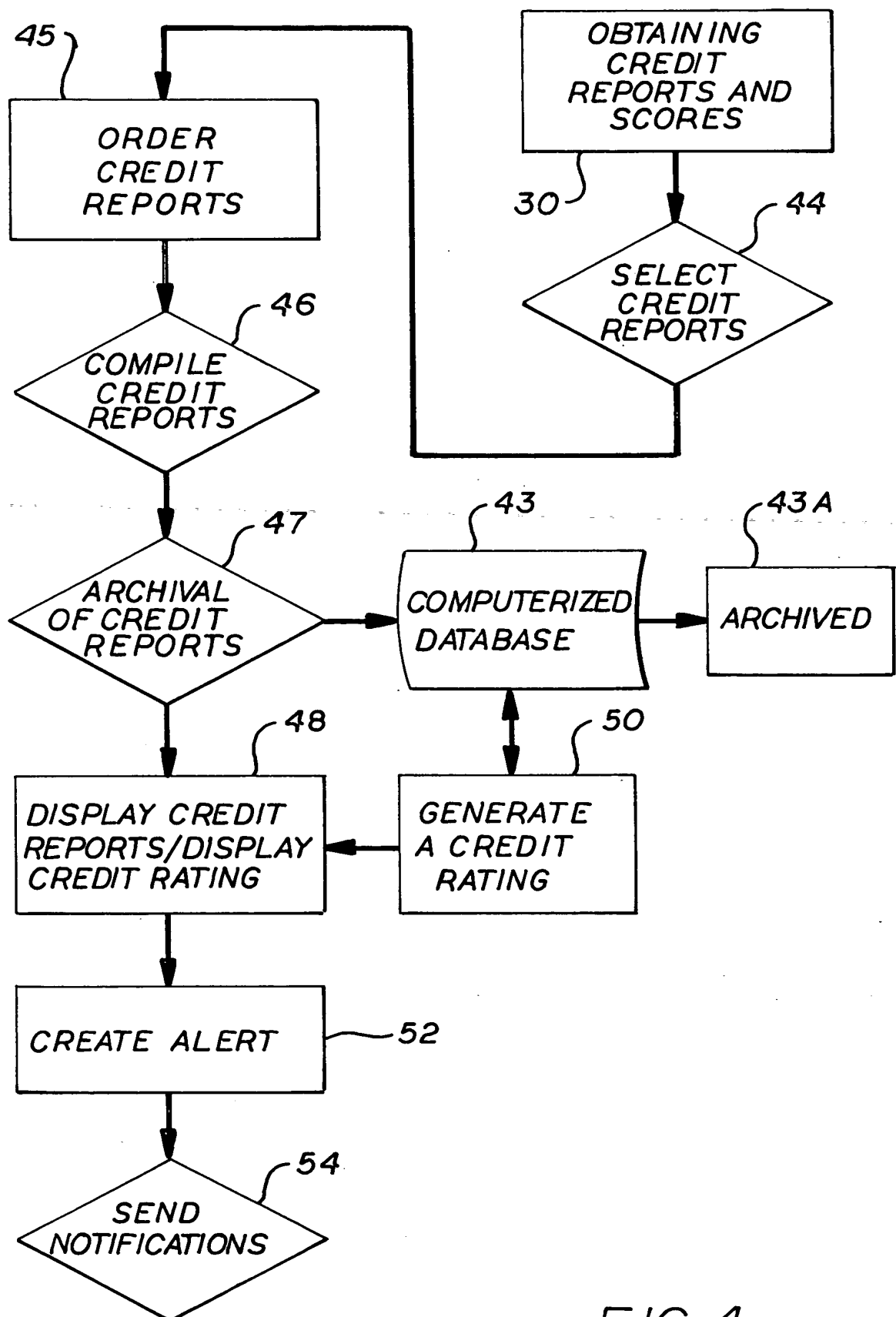


FIG. 4

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
CREDITWATCH	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY				
<p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p><input type="radio"/> FAQ</p> <p><input type="radio"/> Refer a friend</p>	<p>REQUEST NEW REPORT</p> <p>PLEASE VERIFY THE FOLLOWING :</p> <p>PERSONAL INFORMATION:</p> <p>NAME : JOHN SHINN</p> <p>SOCIAL SECURIT NUMBER: 121-23-4343</p> <p>DATE OF BIRTH: 02/09/1949</p> <p>CLICK HERE IF ANY OR THE ABOVE INFORMATION IS NOT CORRECT.</p> <p>CONTACT INFORMATION:</p> <p>E-MAIL : JOHN.SHINN@ATYOURPLACE.COM</p> <p>DAYTIME PHONE NUMBER: (800)999-1212</p> <p>EVENING PHONE NUMBER: (800)343-5656</p> <p>CURENT ADDRESS: 5090 GOOSE STR SAN VALLEY S7G UK</p> <p>CLICK HERE IF ANY OR THE ABOVE INFORMATION ISNOT CORRECT.</p> <p>CREDIT CARD INFORMATION:</p> <p>CREDIT CARD : DISCOVER</p> <p>CARD NUMBER: 4111111111111111</p> <p>EXPIRATION DATE: 04 / 09</p> <p>CARD HOLDER FIRST NAME: JOHN</p> <p>CARD HOLDER LAST NAME: SHINN</p> <p>CLICK HERE IF ANY OR THE ABOVE INFORMATION IS NOT CORRECT.</p> <p>DELIVER OPTIONS:</p>				
FIG.5A					

PUBLIC RECORD INFORMATION

(Id) Bur Court and Tax Recordings:
-----(01) EFX FORECLOSURE FILED; STATUS UNKNOWN; REPORTED IN 05-96.
(CI: N AMER MTG 2379 BRIARWEST 98 HOU, DK: 61674)

***** END DEROGATORY ITEMS *****

Account Name/Number/Type of Account	Credit Bureau	Date	Open	Limit	Mthly	Account	Last	Account	Past	Last	Past Due	Hist	Acct Stat
(Id)	Bur	Code	Open	Limit	Pymt	Balance	Rptd	Status	Due Amt	Delinq	30 60 90+	Date	Acct Stat

53

BOSTON NATIONAL TRUST /542xxxx REVOLVING

(01) EFX I 06-85 400 N/A -0- 04-97 CURRENT  00 00 00 04-97 1111111111

FOURTH NATIONAL BK VSA /400011xxxxx REVOLVING

(01) EFX I 12-92 400 N/A -0- 04-97 CURRENT  00 00 00 04-97 1111111111

FOURTH NATIONAL BK /287000xxxxx REVOLVING

(01) EFX I 01-92 400 N/A -0- 04-97 CURRENT  00 00 00 04-97 1111111111


FREDERICK & NELSON /52xx REVOLVING

(01) EFX I 04-89 112 N/A -0- 04-97 CURRENT  00 00 00 04-97 1111111111

GRAC /FSxxxx INSTALLMENT

(01) EFX J 07-89 4936 137 -0- 09-90 CURRENT  00 00 00 09-90 1111111111

NATIONAL MORTG CORP /740000xxxxx REAL ESTATE

(01) EFX I 04-96 94000 962 94000 04-97 CURRENT  00 00 00 04-97 1111111111

NORDSTROMS /7770xxxx REVOLVING

(01) EFX I 03-91 405 N/A -0- 01-92 CURRENT 00 00 00 01-92

RECENT INQUIRIES INTO YOUR CREDIT FILE

(Id) Bur Date Abbreviated Company Name:

FIG. 5B

REPORTS/SCORES

CREDITWATCH

Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!

Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.

MONITORING NOTIFICATIONS

IDENTITY THEFT

ARCHIVES

YOUR INTEREST RATES

ACCOUNT

HOME

LEARN MORE

SECURITY

PRIVACY

634

850: HIGHEST SCORE

100 %

EXCELLENT

GOOD

FAIR

POOR

YOU ARE HERE

0 % 350 LOWEST SCORE

WHAT YOUR SCORE MEANS

Your credit rating ranks higher than 30% of U.S. consumers.

Currently, your CreditXpert Credit Score (tm) will make it difficult for you to get the best offers from lenders, especially for credit cards. Be prepared to pay higher fees and interest rates and/or to make a deposit or down payment. Also, you may not be able to get high credit limits and loan amounts. However, if you demonstrate that you are reliable by paying your bills on time, your credit score can improve significantly.

Both negative and positive factors influence your credit score. The most important factors of each are listed below, in order of importance. Remember, these factors vary in how strongly they impact your credit score. For example, if you have a very high credit score, the negative factors in your analysis are likely to have a small impact. The same is true for positive factors if you have a very low credit score.

Here are the top factors that make your score lower:

Credit usage

On average, you are using 104% of your credit limit on your credit card(s). This only includes your open accounts for which the credit limit/loan amount is available.

Here are the top factors that make your score higher:

Payment history

Last reported month, you paid all of your accounts on time. This only includes accounts updated in the past 3 months.

FIG. 5C

REPORT INACCURACY

COMPANY NAME:

BOSTON NATIONAL TRUST

ACCOUNT NUMBER:

542XXXX

REASON FOR
DISPUTE:

- ☒ THIS IS NOT MY ACCOUNT
- ☐ I HAVE NEVER PAID LATE
- ☐ THIS ACCOUNT IS IN BANKRUPTCY
- ☐ THIS ACCOUNT IS CLOSED
- ☐ I HAVE PAID THIS ACCOUNT IN FULL
- ☐ I PAID THIS BEFORE IT WENT TO COLLECTION OR BEFORE IT
WAS CHARGED OFF

☐ OTHER

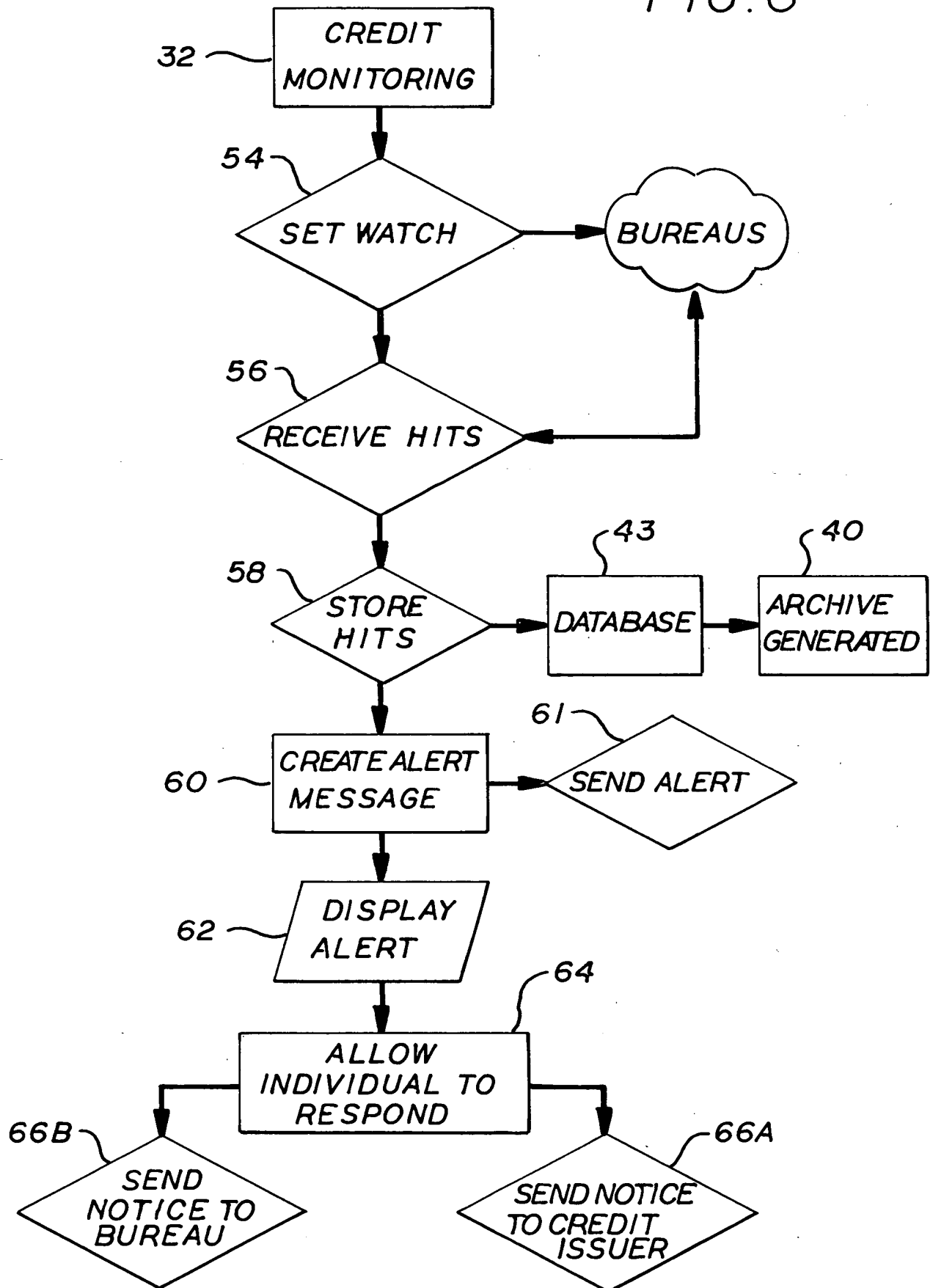
CANCEL

GENERATE INACCURACY REPORT

FIG.5D

REPORT INACCURATE INFORMATION-MICROSOFT INTERNET EXPLORER PROVIDED BY MIGHTY N	
FILE EDIT VIEW FAVORITES TOOLS HELP	
BACK	SEARCH FAVORITES MEDIA
ADDRESS HTTP://DEVNEW.CREDITWATCH.COM/REPORT-INACCURACY2.ASP?CO=BOSTON%20NATIONAL	
GOOGLE	SEARCH WEB SEARCH SITE OPTIONS
<div><div>9/11/2003 BOSTON NATIONAL TRUST 123 MAIN STR. NEW YORK, NEW YORK 76890 RE: INACCURACY REPORT ON ACCOUNT # 542XXXX EXPERIAN CREDIT BUREAU TO WHOM IT MAY CONCERN: THIS IS NOT MY ACCOUNT. PLEASE INVESTIGATE THE INACCURACY AND IF APPROPRIATE, ISSUE CORRECTION TO THE ABOVE NAME CREDIT BUREAU. IF YOU ARE UNABLE TO DO SO YOU MUST REMOVE THIS INFORMATION BY 10/11/2003 ON THE CREDIT BUREAU'S FILES. PLEASE INFORM ME IN WRITING OF YOUR FINDINGS. SINCERELY, JOHN SHINN 123 MAIN STR. NEW YORK, NEW YORK 76890 SSN: III-22-3333 PHONE: 323-998-0989 EMAIL: JOHN.SHINN@AOL.COM</div><div>FIG. 5E</div></div>	
MICROSOFT INTERNET EXPLORER	
PLEASE PRINT THIS LETTER, SIGN AND MAIL TO THE ADDRESS INDICATED ON THE LETTER. MAKE SURE TO SEND A COPY TO THE CREDIT BUREAU AT THE ADDRESS INDICATED AT THE BOTTOM OF THE LETTER. A COPY OF THIS LETTER WILL BE RETAINED IN YOUR ARCHIVES. CLICK OK TO CLOSE. OK	
DONE	
TRUSTED SITES	

FIG. 6



REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT																				
	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY																								
CREDITWATCH	<p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>O FAQ</p> <p>O Refer a friend</p>																								
<div>MONITORING ACTIVITY - TRADELINES</div> <table border="1"> <tr> <td>INDUSTRY CODE:</td> <td>BC</td> </tr> <tr> <td>SUBSCRIBER NAME:</td> <td>ANB CITIBANK SD</td> </tr> <tr> <td>ACCOUNT TYPE:</td> <td>R</td> </tr> <tr> <td>ACCOUNT NUMBER:</td> <td>462120118158</td> </tr> <tr> <td>BALANCE:</td> <td>000013131</td> </tr> <tr> <td>CURRENT MANNER OF PAYMENT:</td> <td>01</td> </tr> <tr> <td>PREVIOUS MANNER OF PAYMENT:</td> <td>04</td> </tr> <tr> <td>CURRENT AMOUNT PAST DUE:</td> <td>04</td> </tr> <tr> <td>REMARKS:</td> <td>CBG</td> </tr> <tr> <td>METHOD OF CONTACT:</td> <td>0</td> </tr> </table>						INDUSTRY CODE:	BC	SUBSCRIBER NAME:	ANB CITIBANK SD	ACCOUNT TYPE:	R	ACCOUNT NUMBER:	462120118158	BALANCE:	000013131	CURRENT MANNER OF PAYMENT:	01	PREVIOUS MANNER OF PAYMENT:	04	CURRENT AMOUNT PAST DUE:	04	REMARKS:	CBG	METHOD OF CONTACT:	0
INDUSTRY CODE:	BC																								
SUBSCRIBER NAME:	ANB CITIBANK SD																								
ACCOUNT TYPE:	R																								
ACCOUNT NUMBER:	462120118158																								
BALANCE:	000013131																								
CURRENT MANNER OF PAYMENT:	01																								
PREVIOUS MANNER OF PAYMENT:	04																								
CURRENT AMOUNT PAST DUE:	04																								
REMARKS:	CBG																								
METHOD OF CONTACT:	0																								

FIG.7A

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p> @ HOME @ LEARN MORE @ SECURITY @ PRIVACY </p>					
<p>MONITORING ACTIVITY - ADDRESSES</p>					
<p> ADDRESS 1 : P O BOX 15687 ADDRESS 2 : CITY : WILMINGTON STATE : DE ZIP : 19850 </p>					
<p> Identity Theft is on the rise. Make sure you are regularly checking for the <u>warning signs</u> that you've become a victim! Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. <u>Click here</u> to make sure your file is up to date. <input type="radio"/> FAQ <input type="radio"/> Refer a friend </p>					

FIG.7 B

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT														
CREDITWATCH	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY																		
<p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p>	<div>MONITORING ACTIVITY</div> <table border="1"> <tr> <td>EMPLOYER:</td> <td>JUST 4 DOCTORS LLC</td> </tr> <tr> <td>OCCUPATION:</td> <td></td> </tr> <tr> <td>DATE HIRED:</td> <td></td> </tr> <tr> <td>DATE SEPARATED:</td> <td></td> </tr> <tr> <td>DATE CODE:</td> <td></td> </tr> <tr> <td>INCOME:</td> <td></td> </tr> <tr> <td>PAY BASIS:</td> <td></td> </tr> </table>					EMPLOYER:	JUST 4 DOCTORS LLC	OCCUPATION:		DATE HIRED:		DATE SEPARATED:		DATE CODE:		INCOME:		PAY BASIS:	
EMPLOYER:	JUST 4 DOCTORS LLC																		
OCCUPATION:																			
DATE HIRED:																			
DATE SEPARATED:																			
DATE CODE:																			
INCOME:																			
PAY BASIS:																			
<input type="radio"/> FAQ <input type="radio"/> Refer a friend																			

FIG.7C

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
CREDITWATCH	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY				
<p>Identity Theft is on the rise. Make sure you are regularly checking for the <u>w</u>arning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. <u>C</u>lick <u>h</u>ere to make sure your file is up to date.</p> <p><input type="radio"/> FAQ</p> <p><input type="radio"/> Refer a friend</p>	<div>MONITORING ACTIVITY</div> <div>INQUIRY SEGMENT:</div> <div>INDUSTRY CODE: F</div> <div>SUBSCRIBER NAME: GREENLIGHTFI/GREENLIGHTF</div> <div>INQUIRY TYPE: DE</div> <div>LOAN TYPE: 19850</div> <div>LOAN AMOUNT: PO BOX 15687</div> <div>INQUIRY DATE:</div> <div>SUBSCRIBER ADDRESS SEGMENT: WILMINGTON</div> <div>ADDRESS 1: 2600 MICHELSON DR</div> <div>ADDRESS 2: DR #650</div> <div>CITY: IRVINE</div> <div>STATE: CA</div> <div>ZIP: 92612</div>				

FIG.7D

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
<div> <div>CREDITWATCH</div> <div> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>O FAQ</p> <p>O Refer a friend</p> </div> </div>						
<div> <div>MONITORING ACTIVITY - NEW PUBLIC RECORD</div> <div> <div>PUBLIC RECORD SEGMENT :</div> <div> <div>PR TYPE :</div> <div>7F</div> </div> <div> <div>DOCKET :</div> <div>200002444</div> </div> <div> <div>ATTORNEY :</div> <div>SMITH & JACKSON</div> </div> <div> <div>PLAINTIFF :</div> <div>C & C</div> </div> <div> <div>DATE REPORTED :</div> <div>20000301</div> </div> <div> <div>ASSETS :</div> <div></div> </div> <div> <div>LIABILITIES :</div> <div>19850</div> </div> <div> <div>ACCT. TYPE :</div> <div>1</div> </div> <div> <div>COURT TYPE :</div> <div>BK</div> </div> <div> <div>CITY :</div> <div>CHICAGO</div> </div> <div> <div>STATE :</div> <div>IL</div> </div> </div> </div>						

FIG.7E

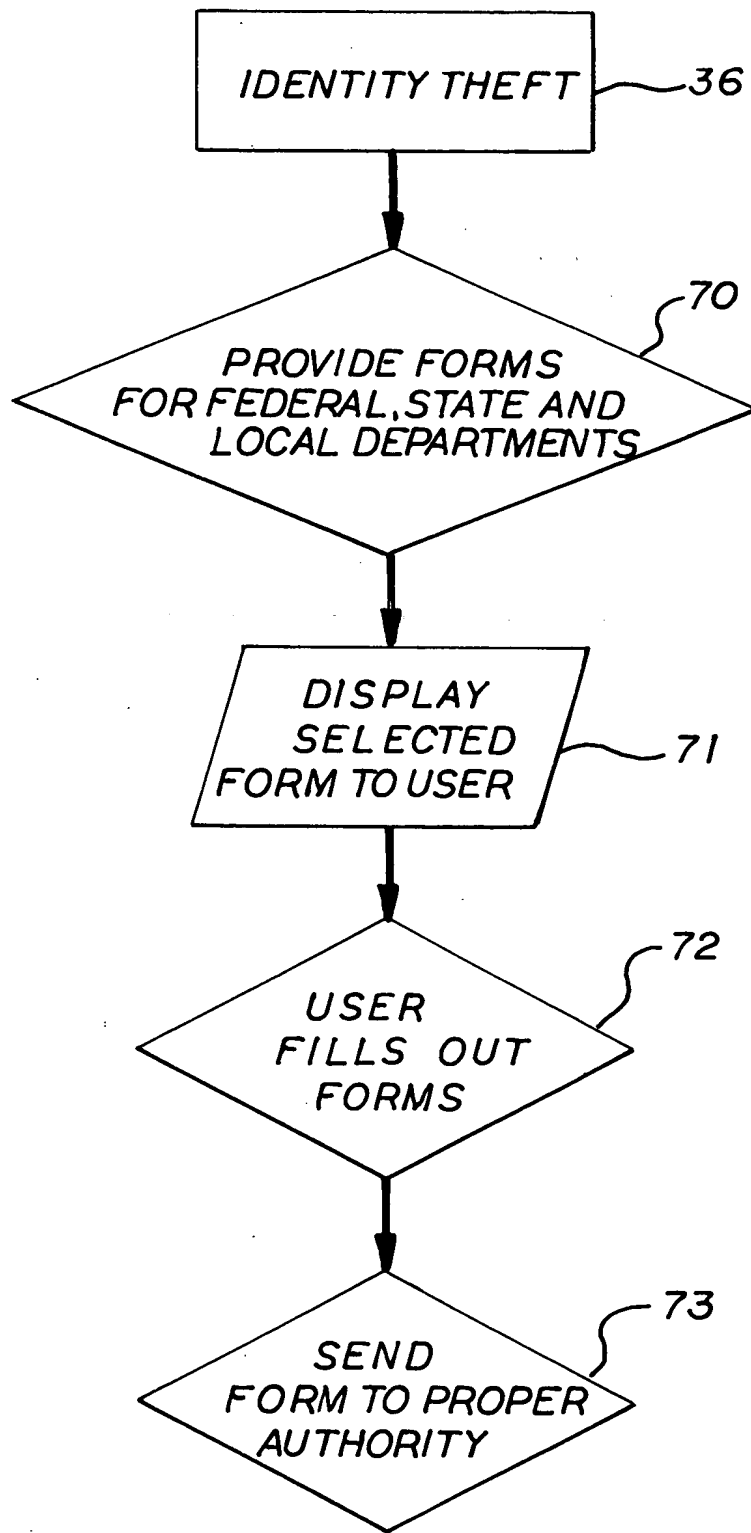


FIG. 8

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p> CREDITWATCH Identity Theft is on the rise. Make sure you are regularly checking for the <u>warning signs</u> that you've become a victim! Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. <u>Click here</u> to make sure your file is up to date. </p>					
<p> O FAQ O Refer a friend </p>					
<p> ID THEFT QUESTIONNAIRE PERSONAL INFORMATION PAGE 1 OF 6 PLEASE CONFIRM THE FOLLOWING: FIRST NAME: <input type="text"/> LAST NAME: <input type="text"/> STREET ADDRESS: <input type="text"/> APT. OR SUITE NO.: <input type="text"/> CITY: <input type="text"/> STATE/PROVINCE: <input type="text"/> <input checked="" type="checkbox"/> ZIP: <input type="text"/> - <input type="text"/> HOME PHONE: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> WORK PHONE: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> EXT. <input type="text"/> (AREA CODE)(PHONE NUMBER) (AREA CODE)(PHONE NUMBER) (NUMBERS ONLY) (EXTENSION)(NUMBERS ONLY) SOCIAL SECURITY NO.: <input type="text"/> - <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> DATE OF BIRTH: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> MM/DD/YYYY EMAIL ADDRESS: <input type="text"/> (I.E., ANYONE@MYISP.COM) </p>					
<p> SAVE -- FINISH LATER CONTINUE </p>					

FIG. 9A

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
CREDITWATCH Identity Theft is on the rise. Make sure you are regularly checking for <u>warning signs</u> that you've become a victim! Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. <u>Click here</u> to make sure your file is up to date.	<div> @ HOME @ LEARN MORE @ SECURITY @ PRIVACY </div>				
<div> ID THEFT QUESTIONNAIRE COMPLAINT OVERVIEW </div> <div> Types of Identity Theft You Have Experienced, ID Theft occurs when someone uses your name or other identifying information for their personal gain. Please check the types of ID theft you were a victim of. (Check as many as apply) </div> <div> <div> <input type="checkbox"/> Credit Cards <input type="checkbox"/> Checking or Savings Accounts <input type="checkbox"/> Loans <input type="checkbox"/> Phone or Utilities </div> <div> <input type="checkbox"/> Securities or Other Investments <input type="checkbox"/> Internet or E-mail <input type="checkbox"/> Government Documents or Benefits <input type="checkbox"/> Other </div> </div> <div> Did suspect use the Internet to open the account or purchase the goods or services? <div> <input type="radio"/> Yes <input type="radio"/> No <input checked="" type="radio"/> Don't Know </div> </div> <div> Describe Your Complaint Here. Please give us information about the identity theft, including, but not limited to, how the theft occurred, who may be responsible for the theft, and what actions you have taken since the theft. Please include a list of companies where fraudulent accounts were established or your current accounts were affected. Please limit your complaint to 2000 characters. </div>					

FIG.9B

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<p> CREDITWATCH Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim! </p> <p> Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date. </p> <p> <input type="radio"/> FAQ <input type="radio"/> Refer a friend </p>					
<p> HOME LEARN MORE SECURITY PRIVACY </p> <p> ID THEFT QUESTIONNAIRE COMPLAINT DETAILS </p> <p> DETAILS OF THE IDENTITY THEFT. </p> <p> When did you notice that you might be a victim of identity theft? <input type="text"/> (MM/DD/YYYY) </p> <p> When did the identity theft occur? (i.e., when was the first account opened?): <input type="text"/> (MM/DD/YYYY) </p> <p> How many accounts (credit cards, loans, bank accounts, cellular phone accounts, etc.) were opened or accessed? <input type="text"/> </p> <p> How much money, if any, have you had to pay? <input type="text"/> (Numbers Only) </p> <p> How much money, if any, did the identity thief obtain from companies in your name? <input type="text"/> (Numbers Only) </p> <p> What other problems, if any, have you experienced as a result of the identity theft? (Click on the down arrow. To select more than one, hold down the CTRL key while clicking your selection). </p> <div> <input checked="" type="checkbox"/> No Other Harm Suffered <input type="checkbox"/> Civil Suit Filed or Judgment Entered Against You <input type="checkbox"/> Criminal Investigation, Arrest or conviction <input type="checkbox"/> Denied Credit or Other Financial Services <input type="checkbox"/> Denied Employment or Loss of Job </div>					
<p> <input type="button" value="Save - Finish Later"/> <input type="button" value="Continue"/> </p> <p>FIG.9C</p>					

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
<div>© HOME @ LEARN MORE @ SECURITY @ PRIVACY</div>					
CREDITWATCH <small>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</small> <small>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</small>	<div>FIG.9D</div> <div>FIRST NAME : <input type="text"/></div> <div>LAST NAME : <input type="text"/></div> <div>STREET ADDRESS: <input type="text"/></div> <div>APT. OR SUITE NO: <input type="text"/></div> <div>CITY: <input type="text"/></div> <div>STATE/PROVINCE: <input type="text"/></div> <div>ZIP: <input type="text"/> - <input type="text"/></div> <div>HOME PHONE: <input type="text"/> (AREA CODE)(PHONE NUMBER) (NUMBERS ONLY)</div> <div>WORK PHONE: <input type="text"/> (AREA CODE)(PHONE NUMBER) (EXTENSION)(NUMBERS ONLY)</div> <div>SOCIAL SECURITY NO.: <input type="text"/> - <input type="text"/> - <input type="text"/> DATE OF BIRTH: <input type="text"/> (MM/DD/YYYY)</div> <div>EMAIL ADDRESS: <input type="text"/> I.E., ANYONE@MYISP.COM)</div> <div>YOUR RELATIONSHIP TO THE IDENTITY THIEF : <input type="text"/></div>				

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
CREDITWATCH	<p> @ HOME @ LEARN MORE @ SECURITY @ PRIVACY </p> <p> ID THEFT QUESTIONNAIRE PROBLEMS WITH COMPANIES </p> <p> Do you have any problems with the companies, credit bureaus, or organizations you are dealing with concerning your identity theft problems? If so, identify each company, credit bureau, or organization, provide its location and/or telephone number, if you have it, and tell us briefly what the problem is. </p> <p> Company 1 Company Name: <input type="text"/> City: <input type="text"/> State/Province: <input type="text"/> <input type="text"/> Zip: <input type="text"/> - <input type="text"/> Home Phone: <input type="text"/> <input type="text"/> Ext. <input type="text"/> (Area Code)(Phone Number)(Extension) (Numbers Only) </p> <p> Have you notified this company? <input type="radio"/> Yes <input type="radio"/> No Have you sent written notifications to this company? <input type="radio"/> Yes <input type="radio"/> No </p> <p> Company 2 Company Name: <input type="text"/> City: <input type="text"/> </p>					
<p> Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim! </p> <p> Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date. </p>	<p> O FAQ O Refer a friend </p> <p> FIG.9E </p>					

REPORTS/SCORES

CREDITWATCH

MONITORING NOTIFICATIONS

IDENTITY THEFT

ARCHIVES

YOUR INTEREST RATES

ACCOUNT

© HOME

@ LEARN MORE

@ SECURITY

@ PRIVACY

ID THEFT QUESTIONNAIRE

REVIEW AND SUBMIT

PAGE 6 OF 6

PLEASE REVIEW ALL INFORMATION YOU PROVIDED IN THIS ID THEFT QUESTIONNAIRE AND SUBMIT IT BY CLICKING ON SUBMIT BUTTON BELOW.

+

PERSONAL INFORMATION

+

COMPLAINT OVERVIEW

+

DETAILS OF IDENTITY THEFT

+

THE IDENTITY THIEF INFO

+

PROBLEMS WITH COMPANIES

EDIT

EDIT

EDIT

EDIT

EDIT

○ FAQ

○ Refer a friend

SUBMIT

SAVE--FINISH LATER

CANCEL

FIG. 9F

Instructions for completing your ID Notification.

Very Important! Please follow these instructions.

Print them out for reference.

- (1) The letter you see after closing this window must be printed, signed and mailed to your local police department at the address indicated on the letter. This is to establish the identity as a genuine occurrence and should result in a police report being filed with your local police department.

We highly recommend sending the letter via registered or return receipt mail along with copies of any supporting documentation.

- (2) Mail copies to all three major credit bureaus (TransUnion, Equifax and Experian) at the address indicated at the bottom of the letter.

- (3) Mail a copy of the letter to any credit grantor(s) involved in the suspected identity theft.

- (4) Keep a copy of this letter for your files.

A summary of this report has been automatically filed with the FTC/Consumer Sentinel national identity theft database and the FBI.

A copy of this letter is maintained in your archives and can be reprinted at any time.

Our ID Theft Notification Letter has been generated.
To view it's printable version [click here](#)

FIG.96

9/10/2003

FIG.9H

San Simeon Metro Police Department
123 Main Street
San Simeon, CA 93287
Attn: Fraud Department

Subject: Identity Theft Incident Report

To Whom It May Concern:

Please be advised that I have recently become a victim of identity theft. The details of my incident are reported in this letter. Please contact me immediately to process my police report for this incident.

Personal Information

First Name: John
Last Name: Shinn
Address: 2865 SE 101ST AV, PORTLAND, DE 97011
Home Phone: 323-998-0989
Work Phone: 818-556-8765
Social Security Number: 111-22-3333
Date Of Birth: 12/31/65
Email Address: john.shinn@aol.com

Complaint Overview

Types of Identity Theft You Have Experienced.	Credit Cards
Suspected use of the Internet to open the account or purchase the goods or services	Yes
Description of Complaint	This account is in bankruptcy.

Details of the Identity Theft

The date you noticed that you might be a victim of Identity theft.	02/17/03
The date the Identity theft first occurred.	06/21/02
The number of accounts (credit cards, loans, bank accounts, cellular phone accounts, etc.) opened or accessed.	2
Amount of money, if any, have you had to pay.	400
Amount of money, if any, the identity thief obtained from companies in your name.	200
Other problems, if any, have you experienced as a result of the Identity theft	Denied Employment or Loss of Job

The Identity Thief Info

First Name Marsha
Last Name Kaplan
Address 2340 Cirijs Str. Hidden Valley, CA 90087
Home Phone: 323-998-0989
Work Phone: Unknown
Social Security Number: Unknown
Date Of Birth: Unknown
Email Address: supergirlmarsha@yahoo.com
Relationship to the identity thief: Roommate/Co-habitant

Problems with Companies

Company Name Trans Union
Address P.O. Box 97328 Jackson,
MS 39288-7328
Phone 800-888-4213
Have you notified this company? Yes
Have you sent written notifications to this company? Yes

Sincerely,

John Shinn

cc:

Equifax
123 Main Str.
New York, New York 76890

TransUnion
P.O. Box 97328
Jackson, MS 39288-7328

Experian
P.O. Box 78666
Georgina, GA 89000-3453

FIG. 91

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT				
<p> CREDITWATCH HOME LEARN MORE SECURITY PRIVACY </p>									
<p>ID THEFT NOTIFICATIONS</p> <table border="1"> <tr> <td>6/1/03</td> <td>VIEW DETAILS</td> </tr> <tr> <td>8/5/03</td> <td>NOT COMPLETE</td> </tr> </table>						6/1/03	VIEW DETAILS	8/5/03	NOT COMPLETE
6/1/03	VIEW DETAILS								
8/5/03	NOT COMPLETE								
<p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p> FAQ Refer a friend </p>									

FIG.9J

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
@ HOME @ LEARN MORE @ SECURITY @ PRIVACY					
ID THEFT NOTIFICATIONS DETAILS					
<p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p>O FAQ</p> <p>O Refer a friend</p>	ID THEFT NOTIFICATION DATE :		JUNE, 2003		
	POLICE DEPT. NOTIFIED :		1123 MAIN STR. SAN SIMEON, CA SAN SIMEON METRO POLICE DEPT.		
	TRANS UNION NOTIFIED :		YES		
	EXPERIAN NOTIFIED :		YES		
	EQUIFAX NOTIFIED :		NO		
	CREDIT GRANTORS NOTIFIED :		CAPITAL ONE - 1816 OCEAN AVE SAINT PETERSBURG, NY 89000		
	FBI/FTC CONSUMER SENTINEL NOTIFIED :		YES		
	VIEW ID THEFT QUESTIONNAIRE DETAILS				

FIG.9K

REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT										
	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY															
<h2>ID THEFT NOTIFICATION DETAILS</h2>																
<p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <hr/> <p>O FAQ</p> <p>O Refer a friend</p>	<table border="1"> <tr> <td>SECTION 1:</td> <td>PERSONAL INFO</td> </tr> <tr> <td>SECTION 2:</td> <td>COMPLAINT OVERVIEW</td> </tr> <tr> <td>SECTION 3:</td> <td>COMPLAINT DETAILS</td> </tr> <tr> <td>SECTION 4:</td> <td>ID THEFT INFO</td> </tr> <tr> <td>SECTION 5:</td> <td>PROBLEMS WITH COMPANIES</td> </tr> </table>						SECTION 1:	PERSONAL INFO	SECTION 2:	COMPLAINT OVERVIEW	SECTION 3:	COMPLAINT DETAILS	SECTION 4:	ID THEFT INFO	SECTION 5:	PROBLEMS WITH COMPANIES
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	SECTION 2:	COMPLAINT OVERVIEW														
	SECTION 3:	COMPLAINT DETAILS														
	SECTION 4:	ID THEFT INFO														
SECTION 5:	PROBLEMS WITH COMPANIES															

FIG.9 L

REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT																
CREDITWATCH	@ HOME @ LEARN MORE @ SECURITY @ PRIVACY																				
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DATE OF BIRTH :	12/31/65																				
EMAIL ADDRESS :	JOHN.SHINN@AOL.COM																				

FIG. 9M

COMPLAINT OVERVIEW

TYPES OF IDENTITY THEFT YOU HAVE EXPERIENCED.

--CREDIT CARDS

SUSPECTED USE OF THE INTERNET TO OPEN THE ACCOUNT OR PURCHASE THE GOODS OR SERVICES

-- YES

DESCRIPTION OF COMPLAINT

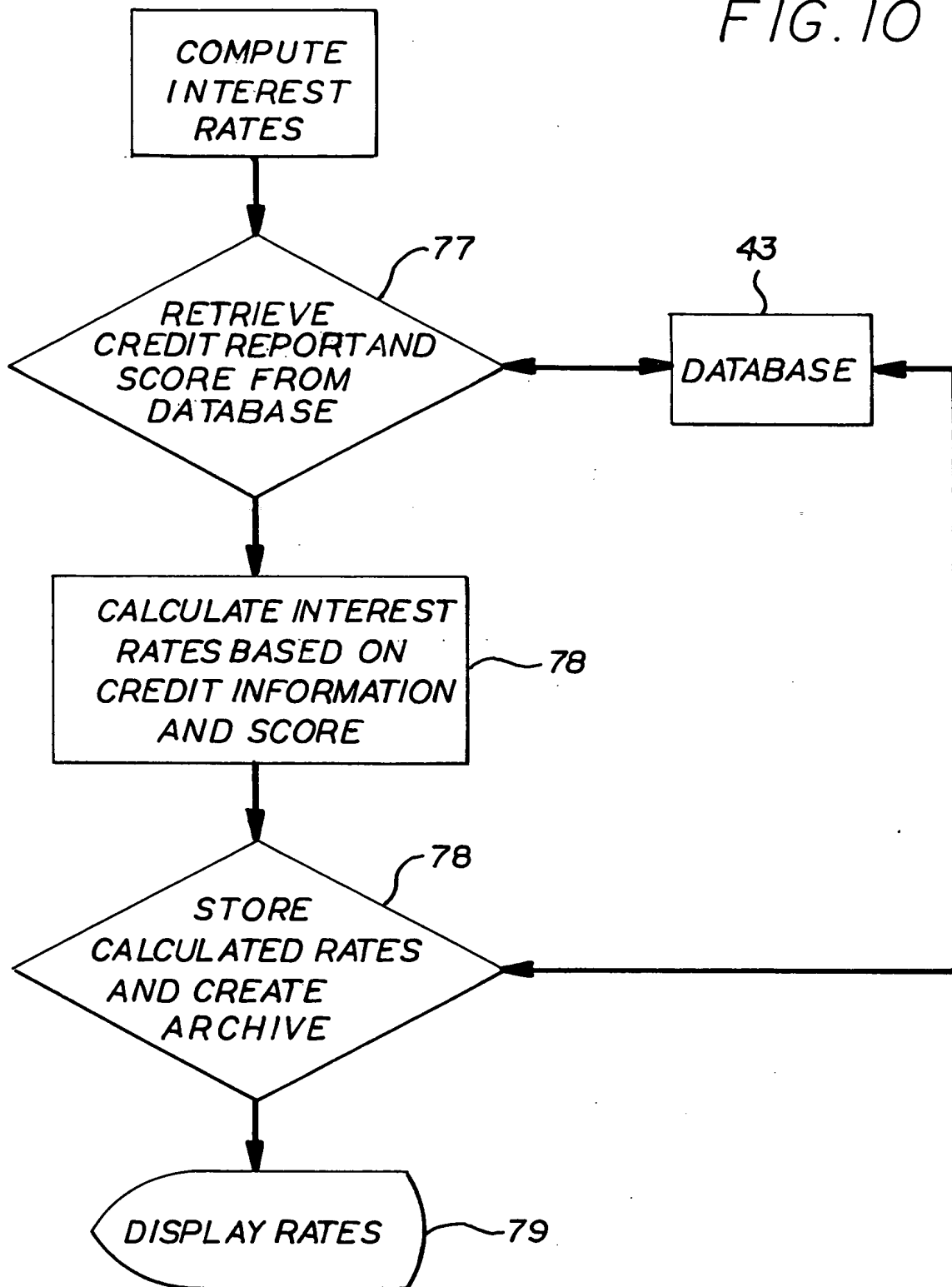
YOUR DESCRIPTION OF HOW IT HAPPENED

--BACK--

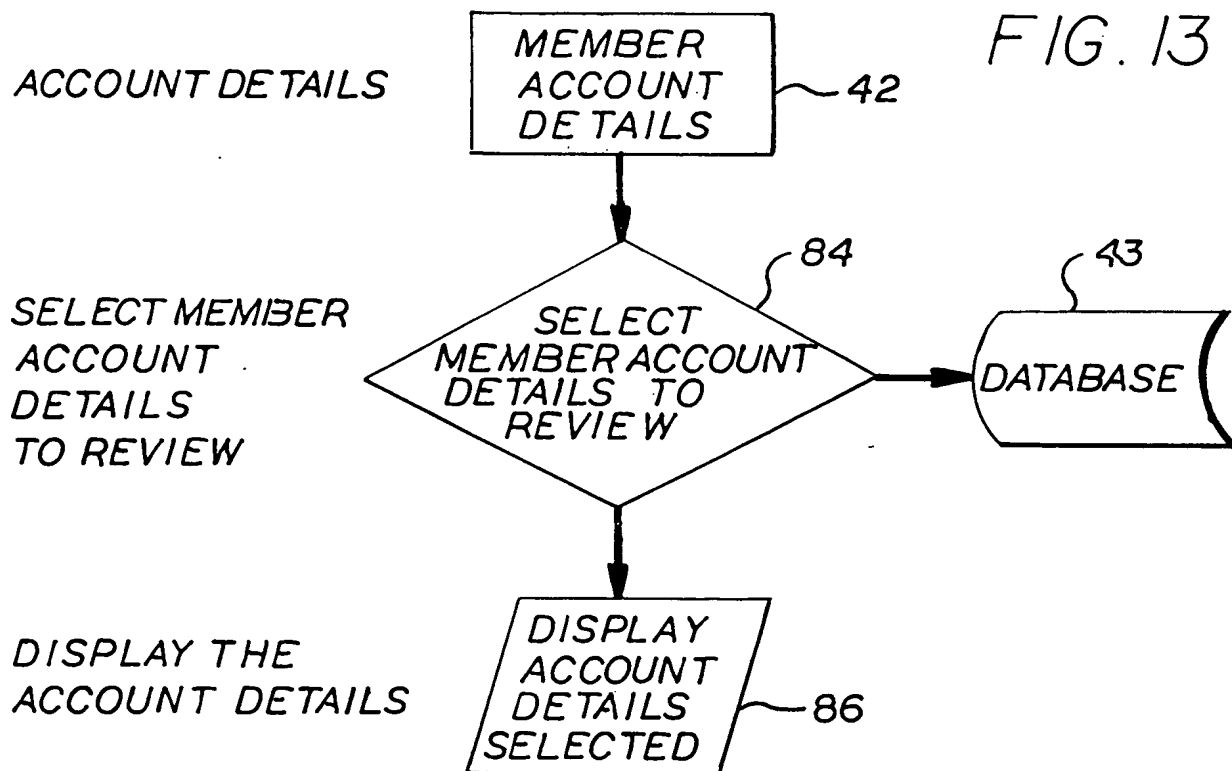
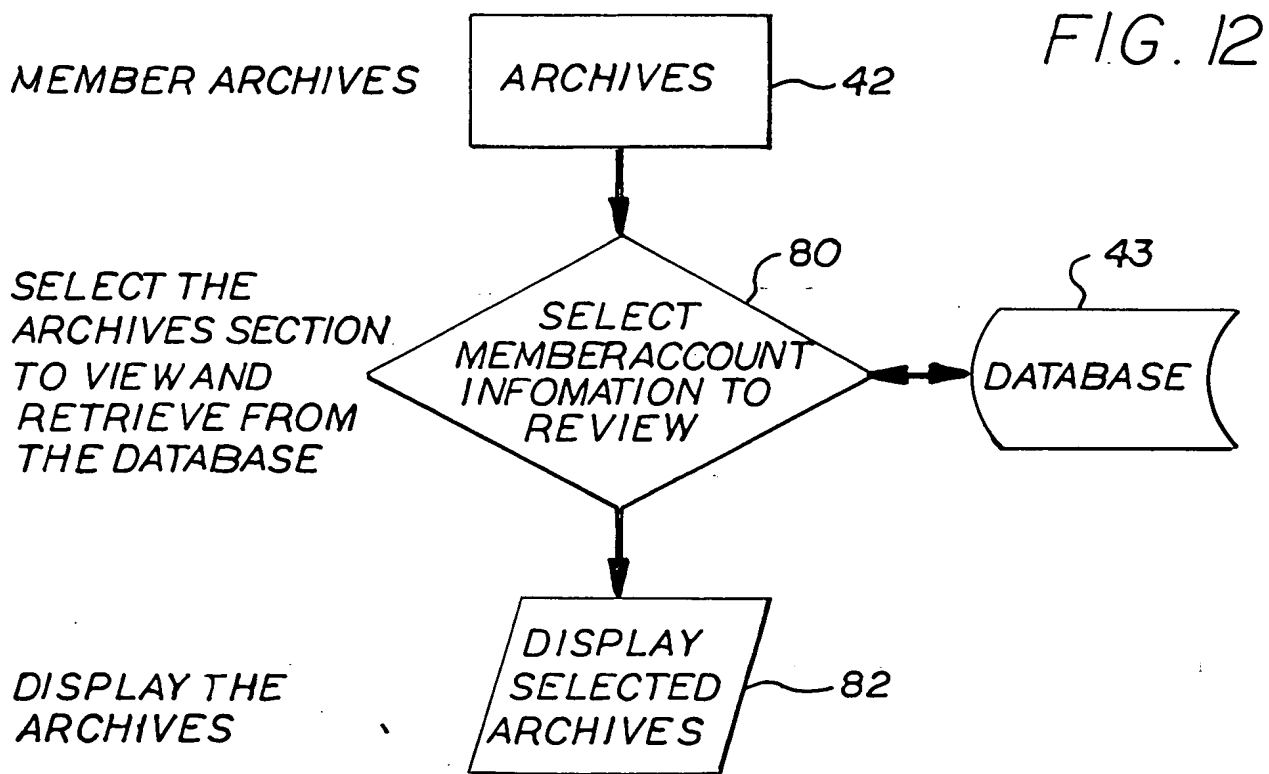
FIG. 9N

DETAILS OF THE IDENTITY THEFT

FIG. 10



REPORTS/ SCORES	MONITORING NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT																				
<p>CREDITWATCH</p> <p>Identity Theft is on the rise. Make sure you are regularly checking for the warning signs that you've become a victim!</p> <p>Clean that credit report! It's vital to stay on top of your credit and make sure there are no inaccuracies in your file. Click here to make sure your file is up to date.</p> <p><input type="radio"/> FAQ</p> <p><input type="radio"/> Refer a friend</p>																									
<p> @ HOME @ LEARN MORE @ SECURITY @ PRIVACY </p> <p>YOUR INTEREST RATES</p> <p>HOME LOAN INTEREST RATES</p> <p>BASED ON YOUR MOST RECENT SCORE OF X, THE FOLLOWING ARE ESTIMATED AVAILABLE INTEREST RATES FOR HOME LOANS IN YOUR AREA.</p> <p>NEW PURCHASE</p> <p>FOR PROPERTIES UP TO \$ 200,000</p>																									
<table border="1"> <thead> <tr> <th></th> <th>30 YEAR</th> <th>15 YEAR</th> <th>1 YEAR ARM</th> </tr> </thead> <tbody> <tr> <td>INSTITUTION</td> <td>APR</td> <td>PTS</td> <td>APR</td> </tr> <tr> <td>COUNTYWIDE</td> <td>6.28%</td> <td>0.8</td> <td>3.84%</td> </tr> <tr> <td>FIRST NATIONAL BANK OF OMAHA</td> <td>6.45%</td> <td>0.5</td> <td>3.75%</td> </tr> <tr> <td>DI TECH FUNDING</td> <td>6.375%</td> <td>1.0</td> <td>3.75%</td> </tr> </tbody> </table>							30 YEAR	15 YEAR	1 YEAR ARM	INSTITUTION	APR	PTS	APR	COUNTYWIDE	6.28%	0.8	3.84%	FIRST NATIONAL BANK OF OMAHA	6.45%	0.5	3.75%	DI TECH FUNDING	6.375%	1.0	3.75%
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<p>REFINANCE</p> <p>FOR PROPERTIES OVER \$ 200,000</p>																									
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REPORTS/ SCORES	MONITORING	NOTIFICATIONS	IDENTITY THEFT	ARCHIVES	YOUR INTEREST RATES	ACCOUNT
@ HOME @ LEARN MORE @ SECURITY @ PRIVACY						
MODIFY YOUR ACCOUNT PROFILE						
Personal Information:						
Name: John Shimm						
To Change Name or Marital Status, click here						
Address:						
E-mail: john.shimm@atyourplace.com Daytime Phone Number: (800) 999-1212 Evening Phone number: (800) 343-5656 Current Address: 5090 Goose Str San Valley , S7G 90P UK						
To Change Address Information, click here						
Security Information:						
Email: john@youremail.com Date of Birth: 09/12/65 (DD/MM/YY) Mothers Maiden Name: hilda User ID: jonmysinny Password: 1milrozes Your security question: What is my favorite flower? Your answer to security question: lilac						
To Change Security Information, click here						
Credit Card Information:						
Credit Card Discover Card Number: 4111111111111111						

FIG. 14